

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF MISSISSIPPI
OXFORD DIVISION**

UNITED STATES OF AMERICA

PLAINTIFF

v.

CIVIL ACTION NO. 3:23cv262-NBB-RP

**JESSICA BRADFORD, individually and
d/b/a CREDIBLE ASSOCIATES**

DEFENDANT

CONSENT JUDGMENT

This consent judgment is entered into between the United States of America, acting through the United States Department of Justice and on behalf of the United States Small Business Administration ("SBA") (collectively the "United States"), and Defendant Jessica Bradford, individually and d/b/a Credible Associates. Based on the certified financial information provided by Defendant, and in recognition of her cooperation with the United States' investigation, the parties stipulate and consent to the entry of judgment in favor of the United States of America against Defendant Jessica Bradford, individually and d/b/a Credible Associates in the sum of 47,021.86 (which specifically includes \$42,021.86 for the Payroll Protection Program loan numbers 2444728506 and 1146408904 and \$5,000.00 for bank processing fees), plus \$402.00 for the court filing fee. Post judgment interest shall accrue at the legal rate pursuant to 28 U.S.C. § 1961(a) and shall be computed daily and compounded annually until paid in full, but without costs to either party. Defendant Jessica Bradford, individually and d/b/a Credible Associates agrees that the sum owed, \$47,021.86, plus interest, is due and payable in full immediately. Defendant also agrees to pay a separate \$402.00 filing fee pursuant to 28 U.S.C. § 2412(a)(2).

Provided, however, execution shall not issue upon this judgment as long as Defendant Jessica Bradford, individually and d/b/a Credible Associates pays to the Department of Justice, through the United States Attorney, 900 Jefferson Avenue, Oxford,

Mississippi 38655, an agreed upon minimum monthly payment each and every month until this judgment is satisfied. The amount of this payment shall be subject to review and modification not less than annually. This debt shall also be included in the Treasury Offset Program so that any federal monies owed to Defendant Jessica Bradford individually and d/b/a Credible Associates will be credited to her outstanding debt.

This case is CLOSED.

IT IS SO ORDERED this the 31st day of July, 2023.



UNITED STATES DISTRICT JUDGE


PREPARED BY AND AGREED TO:

Clay Joyner
United States Attorney


J. Harland Webster (MSB #102458)
Assistant United States Attorney
900 Jefferson Avenue
Oxford, Mississippi 38655-3608
t: 662.234.3351
e: joseph.webster@usdoj.gov
Attorney for Plaintiff United States of America

AGREED TO:


Jessica Bradford, individually
Pro se defendant


Jessica Bradford d/b/a Credible Associates
Pro se defendant